

United States Bankruptcy Court
Eastern District of California

In re:
Gina Renee Williams
Debtor

Case No. 11-42831-B
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-2

User: admin
Form ID: b9a

Page 1 of 2
Total Noticed: 38

Date Rcvd: Sep 23, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2011.

db +Gina Renee Williams, 4930 Tulsa Ave, Olivehurst, CA 95961-4147
aty +Richard E. Dwyer, 800 W El Camino Real #180, Mountain View, CA 94040-2586
19167078 +CAVALRY PORTFOLIO SVCS, 500 SUMMIT LAKE DR STE 4A, VALHALLA NY 10595-2323
19167084 +COFACE COLLECTIONS NORTH AMERICA INC, 3001 Division Street, Metairie LA 70002-5855
19167086 +DIVERSIFIED CONSULTANTS INC, 6405 Metcalf Avenue Suite 503, Shawnee Missio KS 66202-4084
19167087 +ENHANCED RECOVERY COMPAN, 8014 BAYBERRY RD, JACKSONVILLE FL 32256-7412
19167088 +GC SERVICES LP, P O Box 2667, Houston TX 77252-2667
19167091 +IC SYSTEMS INC, 444 Highway 96 Eas, St Pau MN 55127-2557
19167093 +IQOR INC, 335 Madison Ave 27th Fl, New York NY 10017-4653
19167094 +LES SCHWAB, PO BOX 5350, BEND OR 97708-5350
19167095 +MCMAHANS OF REDDING, POB 6349, ORANGE CA 92863-6349
19167097 +NATIONWIDE CREDIT INC, 2002 Summit Boulevard Suite 600, Atlanta GA 30319-1559
19167098 +NCO FINANCIAL SYSTEMS, 507 Prudential Road, Horsham PA 19044-2368
19167100 +PHILLIPS COHEN ASSOCIATES, 695 Rancocas Road, Westampton NJ 08060-5626
19167101 +THE HOME DEPOT CBNA, PO BOX 6497, SIOUX FALLS SD 57117-6497
19167102 +UNITED COLLECTIONS BUREAU, 5620 Southwyck Blvd Ste 206, Toledo OH 43614-1501
19167105 +WELTMAN WEINBERG REIS, 965 Keynote Circle, Brooklyn Heights OH 44131-1829
19167106 +ZALE CBNA, PO BOX 6497, SIOUX FALLS SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BDMWHATLEY.COM Sep 24 2011 03:13:00 Douglas M. Whatley, PO Box 538,
Folsom, CA 95763-0538
smg EDI: EDD.COM Sep 24 2011 03:13:00 Employment Development Department,
Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Sep 24 2011 03:13:00 Franchise Tax Board, PO Box 2952,
Sacramento, CA 95812-2952
19167072 EDI: AMEREXPR.COM Sep 24 2011 03:13:00 AMERICAN EXPRESS, P O Box 360001,
Fort Lauderdale FL 33336-0001
19167073 +EDI: BANKAMER.COM Sep 24 2011 03:13:00 BANK OF AMERICA, PO Box 15026,
Wilmington DE 19850-5026
19167074 EDI: TSYS2.COM Sep 24 2011 03:13:00 BARCLAYCARD, PO Box 8801, Wilmington DE 19899-8801
19167075 EDI: CALTAX.COM Sep 24 2011 03:13:00 CALIFORNIA FRANCHISE BOARD, PO Box 942840,
Sacramento CA 94240-0040
19167076 EDI: CAPITALONE.COM Sep 24 2011 03:13:00 CAPITAL ONE, PO Box 30285,
Salt Lake City UT 84130-0285
19167077 +EDI: RMSC.COM Sep 24 2011 03:13:00 CARE CREDIT GEMB, PO BOX 981439, EL PASO TX 79998-1439
19167079 +EDI: SEARS.COM Sep 24 2011 03:13:00 CBUSA SEARS, PO BOX 6282, SIOUX FALLS SD 57117-6282
19167082 +EDI: CHASE.COM Sep 24 2011 03:13:00 CHASE BANK ONE CARD SERV, PO BOX 15298,
Wilmington DE 19850-5298
19167080 +EDI: CHASE.COM Sep 24 2011 03:13:00 CHASE BANK USA NA, P O Box 15298,
Wilmington DE 19850-5298
19167083 EDI: CITICORP.COM Sep 24 2011 03:13:00 CITI, PO Box 6500, Sioux Falls SD 57117-6500
19167085 EDI: DISCOVER.COM Sep 24 2011 03:13:00 DISCOVER FINCL SVC LLC, PO BOX 15316,
Wilmington DE 19850
19167089 +EDI: RMSC.COM Sep 24 2011 03:13:00 GEMB WALMART, PO BOX 296524, ORLANDO FL 32896-0001
19167090 +EDI: HFC.COM Sep 24 2011 03:13:00 HSBC BANK, PO BOX 5253, CAROL STREAM IL 60197-5253
19167091 EDI: ICSYSTEM.COM Sep 24 2011 03:13:00 IC SYSTEMS INC, 444 Highway 96 Eas,
St Pau MN 55127-2557
19167092 EDI: IRS.COM Sep 24 2011 03:13:00 INTERNAL REVENUE SERVICE, Fresno CA 93888
19167096 +EDI: MID8.COM Sep 24 2011 03:13:00 MIDLAND CREDIT MGMT INC, 8875 AERO DR STE 2,
SAN DIEGO CA 92123-2255
19167099 +E-mail/Text: ebn@vativrecovery.com Sep 24 2011 03:55:42 PALISADES COLELCTION LLC,
210 SYLVAN AVE, ENGLEWD CLFS NJ 07632-2524
19167103 EDI: USBANKARS.COM Sep 24 2011 03:13:00 US BANK, P O Box 6344, Fargo ND 58125-6344
19167104 EDI: WFFC.COM Sep 24 2011 03:13:00 WELLS FARGO, PO BOX 5943, SIOUX FALLS SD 57117-5943
TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

19167081* +CHASE BANK USA NA, PO BOX 15298, WILMINGTON DE 19850-5298
19167103 ##US BANK, P O Box 6344, Fargo ND 58125-6344

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

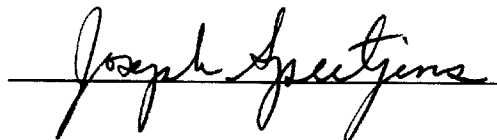
***** BYPASSED RECIPIENTS (continued) *****


I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

	UNITED STATES BANKRUPTCY COURT Eastern District of California Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814 (916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM	FILED 9/23/11 CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA auto
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/22/11. You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.		
Case Number: 11-42831 - B - 7		
Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es): Gina Renee Williams xxx-xx-9818 4930 Tulsa Ave Olivehurst, CA 95961		
Debtor's Attorney: Richard E. Dwyer 800 W El Camino Real #180 Mountain View, CA 94040 Telephone Number: 747-224-7956		Trustee: Douglas M. Whatley PO Box 538 Folsom, CA 95763-0538 Telephone Number: (916) 404-0812
MEETING OF CREDITORS		
Location: Robert T Matsui United States Courthouse, 501 I Street, Room 7-B, 7th Floor, Sacramento, CA Date & Time: 11/1/11 01:00 PM The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.		
Presumption of Abuse under 11 U.S.C. § 707(b) - See "Presumption of Abuse" on the reverse side. The presumption of abuse does not arise.		
Deadlines - Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines: Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: 1/3/12 Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.		
Creditors May Not Take Certain Actions		
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.		
It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.		
Creditor with a Foreign Address		
A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.		
See Reverse Side For Important Explanations.		

Dated:
9/23/11

For the Court,
Wayne Blackwelder, Clerk

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p>Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i></p>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---